



# South Carolina Department of Insurance

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Columbia, South Carolina 29223

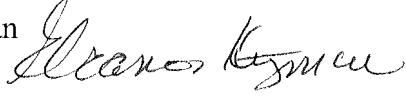
**MARK SANFORD**  
Governor

**ELEANOR KITZMAN**  
Director of Insurance

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## BULLETIN NUMBER 2006-11

**TO:** All Insurers Licensed to Write Property Insurance in South Carolina and  
All Brokers Licensed to Place Business in the Eligible Surplus Lines  
Market

**FROM:** Eleanor Kitzman  
Director 

**SUBJECT:** Filing of Underwriting Guideline Changes by Geography

**DATE:** December 21, 2006

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S.C. Code Section 38-75-1240 requires all insurers to provide annually to the director: 1) a listing of underwriting restrictions based upon geography; and 2) a notice of new changes to current underwriting restrictions. These restrictions are not subject to the approval of the Department and are not considered public information. *See* S.C. Code Ann. § 38-75-1240 (Supp. 2005). As such, they will be treated as proprietary information and afforded confidential treatment by the Department.

Accordingly, each licensed insurer and broker on behalf of each surplus lines insurer represented shall provide by January 31, 2007: 1) a listing of underwriting restrictions based on geography as of 1/1/2005; and 2) any changes to those underwriting restrictions as of December 31, 2006. Thereafter, updated information shall be provided for the prior year by January 31<sup>st</sup> of each year. A listing of underwriting restrictions based on geography for newly licensed insurers or approved surplus lines insurers shall be provided as of the date such insurer began doing business and any changes to those restrictions as of December 31<sup>st</sup> of that year.

A separate listing should be prepared for each line of business and for each company within a group transacting property insurance in South Carolina. Submit separate listings for commercial and personal lines. Do not combine this information into one document or submit an underwriting manual in lieu of the listing. Examples of underwriting restrictions based on geography include, but are not limited to: wind exclusions, proximity to water, deductibles, limits, construction type or protection class codes.

Please e-mail your responses to Carla Griffin, Manager, Forms and Rates by January 31, 2007 at [cgriffin@doi.sc.gov](mailto:cgriffin@doi.sc.gov). Please direct any questions regarding this request for information or the format to her attention at (803) 737-6230.